

## **TIME LINE**



**TIME LINE REFLECTING GMAC MORTGAGE, LLC INVOLVEMENT IN  
THE WRONGFUL FORECLOSURE OF MY PROPERTY**

1. **9/2/10** Cash For Keys Agreement from GMAC. Showing GMAC MORTGAGE OWNER OF MY PROPERTY AS OF 3/03/2010. GMAC MORTGAGE LISTED MY HOME AS AN "ASSET" #702034818.
2. **2/13/08** Denial of Refinance or Modification due to FICO SCORE. Score based on their filing and manipulation of my Charge Card Account.
3. **9/25/08** Shows value of home decreased from \$360,000 to \$231,200.
4. Notice of Assessment showing value of home \$325,200.
5. **1/19/09** Denial of Refinance or Modification due to appraisal being low. This was based on their Appraisal, by person they paid and hired
6. **3/12/09** Message stating that they denied my request for Modification or Refinancing.
7. **3/4/09** Home Affordable Modification List sent to Mortgage Company.
8. **3/6/09** Fannie Mae Owns Loan Proof for Home Affordable Program.
9. **3/20/09** Loss Mitigation Packet cover of items sent.
10. **3/21/09** Fax Cover and Certified Mail Receipt to Loss Mitigation (GMAC Mortgage), Case #0702034818.
11. **3/23/09** Packet to Loss Mitigation received by GMAC Mortgage, AGENT MARK RUDLEY.
12. **3/23/09** Spoke to MARK RUDLEY, Agent at GMAC MORTGAGE. He stated that he had not received my packet, and to call back next week. I advised that the return Certified Mail card was signed by him on 3/23/09. He said someone must have signed his name.
13. **4/3/09** Follow-up call to Agent Rudley, said he still had not received my documents. Said to contact him again in 10 days. Advised that 10 days had lapsed. Told me to call back next week.
14. **4/20/09** Called GMAC AGENT RUDLEY – No answer, left message for him to return mu call.
15. **4/20/09** Call USAA at 877-579-4632 and was transferred to GMAC MORTGAGE. Spoke with Agent Crystal , who advised that she was at GMAC and that my documents had not been received. I advised that they had



received my documents on 3/23/09, and that fifteen days would have been 4/10/09. Crystal advised that once she receives documents that I would receive an acknowledgment of receipt, then it takes an additional 30 days for them to review the documents.

**16. 4/21/09** Letter re Acct. #0702034818 Advising that they had not received my Refinancing Packet.

**17. 6/11/09** Disclosure advising that if I am working with Loss Mitigation (GMAC MORTGAGE) Default letter does not apply to me.

**18. 7/8/09** Letter re enclosing a Financial Analysis Form, for Making Home Affordable Refinance and Modification Plan.

**19. 8/10/09** – First Letter from GMAC Atty. Schneiderman & Sherman stating that I owed to GMAC MORTGAGE, LLC \$139,962.37. Account **#0702034818**. Reference portion that says, "PLEASE BE ADVISED THAT YOUR LOAN AT GMAC MORTGAGE, LLC, ACCOUNT #0702034818 IS IN DEFAULT.

**20. 8/24/09** – Mediation Hearing Request submitted and acknowledged by GMAC attorneys.

**21. 9/11/09** – SECOND NOTICE of **Default owed to GMAC MORTGAGE, LLC.**

**22. 9/11/09** – Notice of Foreclosure Sale on October 14, 2009. The redemption period "shall be 6 months from the date of the sale, unless house abandoned". Six months would be **April 14, 2010.**

**23. 9/23/09** – Letter to Agent Mary Kish, GMAC MORTGAGE, LLC and Attys. Schneiderman & Sherman, Request for MEDIATION HEARING DATE.

**24. 10/1/09** **Mediation Hearing** scheduled RE: GMAC MORTGAGE LLC Attys. Schneiderman & Sherman office on October 20, 2009.

**25. 10/6/09** – **PACKET FOR GMAC MORTGAGE** completed and faxed to Atty. Office and GMAC.

**26. 11/2/09** – **Chase Identity Protection** – Reported that I had given a Deed in Lieu of Foreclosure, amount owed \$140,779.

**27. 11/9/09** – Received telephone call from Agent Linda Geertis at GMAC MORTGAGE 319 236 4659. I ADVISED her that I had spoken to her at the Attys. Office on October 20, Mediation Hearing. I also advised that I was waiting for approval on my Refinancing from GMAC. Agent Geertis stated



that she required \$758.36, which would stop Foreclosure and would be applied towards my closing cost for the Refinancing. She also stated that when she receives my updated Financial Packet, she would forward it to the "Committee" for approval. I advised that I had recently sent an update of the Packet to GMAC. Agent Geertis stated she never received it, and for me to send it again. I paid the \$758.36 from my USAA Bank Account.

**28. 11/10/09** – Called my Realtor, then faxed an updated packet to GMAC. Realtor also forwarded a packet to Agent Geertis. Realtor said she had never before, had this kind of problem with a mortgage company.

**29. 11/16/09** – Faxed another updated packet per GMAC AGENT GEERTIS, which included hardship letter, affidavit, proof of income, ez form 4506T, and page 2 of 1040 signed.

**30. 11/23/09** – Faxed another packet to GMAC AGENT GEERTIS FOR MODIFICATION OR REFINANCING. On 12/2/09 called GMAC MORTGAGE TO speak with Agent Geertis. Spoke with another Agent who advised that my financial documents had not been received. Again faxed documents to GMAC.

**NOTE UNETHICAL MORTGAGE PRACTICES WHICH OCCURRED:**

**31. 12/4/09** – Called 888 714 4622 GMAC AGENT GEERTIS WHO WAS not available, to confirm that my documents had been received. Spoke with someone named Cody who advised that he would look up my information. Cody advised that my documents had not been received.

**Called GMAC AGENT GEERTIS later, and she advised** for me to resend all documents directly to her. She gave me a fax at her desk. This fax number did not work. I tried to resend documents several times, and nothing worked. I call Agent Geertis and her telephone went directly into voice mail.

**12/5/09 Received** follow-up call from USAA Movers Advantage. I expressed that I believe that I was being subjected to this treatment because I am an African American. Had no new information to share with them.

**12/7/09 My Real Estate Agent** stated that she had never experienced anything like this before. That GMAC AND USAA were giving



us the run around, and that we have complied with their every request. She said that GMAC had not closed my account. Agent JoAnn Valdez had told me that my account was closed.

**12/15/09** – Received a call from my Real Estate Agent who stated that Buyers willing to extend closing date. My Agent also advised that Agent Geertis of GMAC MORTGAGE, LLC had advised that all of my documents were in order for the Short Sale.

**12/21/09** – Agent Martin advised that Short Sale still under consideration by the “Committee”, and that all documents had been received. However, I had to pay \$299.10 by today or Short Sale would not be approved. Paid \$299.10, bank confirmation #243618349.

**32. 1/5/10 – PayOff Statement**

**33. 2/1/10 – Letter from Attys. Schneiderman & Sherman, Attys. For GMAC MORTGAGE, LLC. - Account #0702034818.** Letter advised that they would be “instituting” Foreclosure Proceedings.

**33a. 2/5/10 – Sent GMAC MORTGAGE financial packet.**

**34. 2/10/10 – Letter from USAA requesting a Property Inspection to help protect my financial security. Evidence of Dual Processing.**

**35. 2/16/10 – Letter from GMAC – LOSS MITIGATION OPTIONS – “THERE MAY STILL BE WAYS TO SAVE YOUR HOME” – Evidence of Dual Processing.**

**36. 3/15/10 – Chase Monitoring Report – Mortgage Foreclosure on my Credit Report dated March 8, 2010. Evidence of Dual Processing.**

**37. 9/2/10 – Cash For Keys Agreement – Stated that my house was Foreclosed on 3/3/10, and that GMAC MORTGAGE became the owner of the property. NOTE: FORECLOSURE WARNING stated that I had 6 months Redemption which would have been April 16, 2010. GMAC FORECLOSED ON MY PROPERTY PREMATURLY, IN VIOLATION OF STATE AND FEDERAL FORECLOSURE LAWS.**

**38. 1/31/13 – Received GMAC MORTGAGE LOAN Information from USAA, stating that my GMAC MORTGAGE ACCOUNT was no longer available on usaa.com as of February 1, 2013.**